Case 3:15-bk-30870-SHB Doc 1 Filed 03/23/15 Entered 03/23/15 11:27:22 Page 1 of 37 Main Document **B1** (Official Form 1)(04/13) **United States Bankruptcy Court** Voluntary Petition **Eastern District of Tennessee** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Jordan, Ryan David All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-1968 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 6080 Town Creek Road East Lenoir City, TN ZIP Code ZIP Code 37772 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Loudon Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) (Check one box) the Petition is Filed (Check one box) Individual (includes Joint Debtors) ☐ Health Care Business Chapter 7 See Exhibit  $\hat{D}$  on page 2 of this form. Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 ☐ Corporation (includes LLC and LLP) of a Foreign Main Proceeding ☐ Chapter 11 Railroad ☐ Partnership ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 ☐ Stockbroker ☐ Other (If debtor is not one of the above entities, of a Foreign Nonmain Proceeding ☐ Chapter 13 check this box and state type of entity below.) Commodity Broker ☐ Clearing Bank ☐ Other Nature of Debts **Chapter 15 Debtors** (Check one box) Tax-Exempt Entity Country of debtor's center of main interests: Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization Each country in which a foreign proceeding "incurred by an individual primarily for under Title 26 of the United States by, regarding, or against debtor is pending: Code (the Internal Revenue Code). a personal, family, or household purpose." Chapter 11 Debtors Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) debtor is unable to pay fee except in installments. Rule 1006(b). See Official are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Form 3A. Check all applicable boxes: Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 5,001-10,000

100-

199

\$100,001 to \$500,000

\$100,001 to \$500,000

\$500,001

million

\$500,001

1-49

Estimated Assets 

Estimated Liabilities

\$0 to \$50,000

\$50,001 to \$100,000

\$50,001 to

\$100,000

1,000-

\$1,000,001

\$1,000,001 to \$10 million

10,001-

\$50,000,001

\$50,000,001

to \$100 million

25,000

\$10,000,001 to \$50

\$10,000,001 to \$50

million

million

25,001-

50,000

\$100,000,001

million

50,001-

\$500,000,001 to \$1 billion

\$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion

OVER

100,000

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Voluntary	Petition	Name of Debtor(s):  Jordan, Ryan David		
(This page mus	t be completed and filed in every case)	Jordan, Nyan David		
1 0	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach add	ditional sheet)	
Location Where Filed: .	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)	
Name of Debto - None -	r:	Case Number:	Date Filed:	
District:		Relationship:	Indeed	
District.		Relationship.	Judge:	
	Exhibit A	Ext (To be completed if debtor is an individual	hibit B whose debts are primarily consumer debts.)	
forms 10K an pursuant to Se	eted if debtor is required to file periodic reports (e.g., d 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	have informed the petitioner that [he of 12, or 13 of title 11, United States Cod	in the foregoing petition, declare that I r she] may proceed under chapter 7, 11, le, and have explained the relief available fy that I delivered to the debtor the notice	
☐ Exhibit A	A is attached and made a part of this petition.	X // Wade M. Boswell, Esq. Signature of Attorney for Debtor(s) Wade M. Boswell, Esq.	March 23, 2015 (Date)	
		Wade M. Boswell, Esq.		
	own or have possession of any property that poses or is alleged to exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	harm to public health or safety?	
Exhibit I  If this is a join	eted by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	ch spouse must complete and attach a part of this petition.	separate Exhibit D.)	
	Information Regardin	g the Debtor - Venue		
	(Check any ap	•		
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.	
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defendar the interests of the parties will be serve	nt in an action or d in regard to the relief	
	Certification by a Debtor Who Reside (Check all appl		ty	
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f			
	Debtor has included with this petition the deposit with the after the filing of the petition.			
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(1)).		

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Jordan, Ryan David

Name of Debtor(s):

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## Voluntary Petition

(This page must be completed and filed in every case)

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### ▼ /s/ Ryan David Jordan

Signature of Debtor Ryan David Jordan

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 23, 2015

Date

### Signature of Attorney\*

#### X /s/ Wade M. Boswell, Esq.

Signature of Attorney for Debtor(s)

#### Wade M. Boswell, Esq.

Printed Name of Attorney for Debtor(s)

#### Wade M. Boswell

Firm Name

507 S. Gay St., Suite 1215 Knoxville, TN 37902

Address

Email: w@wmb-knoxlaw.com

865-633-5353 Fax: 865-633-5334

Telephone Number

March 23, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B7 (Official Form 7) (04/13)

## United States Bankruptcy Court Eastern District of Tennessee

In re	Ryan David Jordan		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,244.00 2015 YTD: Employment Income \$20,078.00 2014: Employment Income \$14,740.00 2013: Employment Income

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$1,375.00 2013 unemployment compensation

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#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY 450 Yamaha Dirt Bike \$5,000.00 DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS Stolen

DATE OF LOSS

10/1/14

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#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Wade M. Boswell, Esq. 507 S. Gay Street Suite 1215 Knoxville, TN 37902 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

THAN DEBTOR OF PROPERTY

November 2014 \$1,000 Attorney fee
\$335.00 Filing fee

**InCharge Debt Solutions** 

March, 2015

\$25.00

AMOUNT OF MONEY

OR DESCRIPTION AND VALUE

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
ORNL Federal Credit Union
P. O. Box 365
Oak Ridge, TN 37831

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Individual Share Account

AMOUNT AND DATE OF SALE OR CLOSING

Fall 2014 Less than zero

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

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#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None 

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER **Adam Smith** 

DESCRIPTION AND VALUE OF PROPERTY Motorcycle riding gear and parts \$2,000

LOCATION OF PROPERTY **Debtor's Residence** 

6080 Town Creek Road E. Lenoir City, TN 37772

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE LAW

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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN Town Creek

**ADDRESS** EIN: 45-4240242

1205 West Clinton Avenue, Apt. 2

Knoxville, TN 37916

**BEGINNING AND ENDING DATES** 

1-1-2012 to 8-31-2012 Sold his interest to Barry Blaton, Jr.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

Landscape, LLC

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

#### DATES SERVICES RENDERED

NATURE OF BUSINESS

Landscaping

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

#### NAME **ADDRESS**

## DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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NAME AND ADDRESS

**ADDRESS** NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

DATE ISSUED

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**NAME ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the

commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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B7 (Official Form 7) (04/13)

Q.

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 23, 2015 Signature // S/ Ryan David Jordan Ryan David Jordan
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Eastern District of Tennessee**

In re	Ryan David Jordan		Case No.	
	-	Debtor	,	
			Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	154,500.00		
B - Personal Property	Yes	3	7,491.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		162,325.12	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		6,819.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		24,902.33	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			743.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,141.00
Total Number of Sheets of ALL Schedules		17			
	T	otal Assets	161,991.00		
			Total Liabilities	194,046.45	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Eastern District of Tennessee**

In re	Ryan David Jordan		Case No	
	<u> </u>	Debtor ,		
			Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	6,819.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	6,819.00

#### State the following:

Average Income (from Schedule I, Line 12)	743.00
Average Expenses (from Schedule J, Line 22)	2,141.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	810.00

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		7,825.12
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	819.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		6,000.00
4. Total from Schedule F		24,902.33
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		38,727.45

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B6A (Official Form 6A) (12/07)

Lenoir City, TN 37772

In re	Ryan David Jordan	Case No
_		Debtor

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **154,500.00** (Total of this page)

Total > 154,500.00

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B6B (Official Form 6B) (12/07)

In re	Ryan David Jordan	Case No.	
_		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand		Cash	-	40.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Individual checking account Acct. No. 7813	-	1.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Sofa, 2 chairs, end tables, coffee table, 2 lamps, television, surround sound (inoperable), 2 beds, 2 dressers, lamp, clock, nightstand, kitchen table and 4 chairs, refrigerator, vacuum cleaner, stove, air conditioner, washing machine, dryer, weedeater	<b>-</b> I	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Various pictures, books	-	20.00
6.	Wearing apparel.		Various clothing items	-	40.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.		12 gauge shotgun iPhone	-	100.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(Total	Sub-Tota of this page)	al > 1,201.00

B6B (Official Form 6B) (12/07) - Cont.

In	re <b>Ryan David Jordan</b>		.,	Case No.	
			Debtor		
	\$	SCHEDULE B - PE	RSONAL PROPE uation Sheet)	RTY	
	Type of Property	N O N Description	on and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
2.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
3.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
4.	Interests in partnerships or joint ventures. Itemize.	X			
5.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	х			
6.	Accounts receivable.	X			
7.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
8.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
9.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
0.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
1.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Potential 2014 IRS ref	und	-	1,700.00
				Sub-Tota (Total of this page)	al > 1,700.00

B6B (Official Form 6B) (12/07) - Cont.

In re	Ryan David Jordan	Case No.
_		•

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Nissan Titan Extra Cab 2WD Mileage 180,000 (dent in hood and grill - tree fell on it)	-	4,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		Computer with sound	-	50.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.		Stihl weedeater	-	40.00
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.		Circular saw, hand tools, 2 sets of cordless drills, portable torches, reciprocating saw and misc. too	- Is	500.00

| Sub-Total > 4,590.00 | (Total of this page) | Total > 7,491.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re	Ryan David Jordan	Case No.	
-		'	

Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled to (Check one box)  11 U.S.C. \$522(b)(2)  11 U.S.C. \$522(b)(3)	\$155,675. (A	btor claims a homestead exer smount subject to adjustment on 4/1/1, with respect to cases commenced on a	16, and every three years thereafte		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
Real Property Real property including .5 acres located at: 6080 Town Creek Road East Lenoir City, TN 37772	Tenn. Code Ann. § 26-2-301	0.00	154,500.00		
Cash on Hand Cash	Tenn. Code Ann. § 26-2-103	40.00	40.00		
Checking, Savings, or Other Financial Accounts, C Bank of America Individual checking account Acct. No. 7813	Certificates of Deposit Tenn. Code Ann. § 26-2-103	1.00	1.00		
Household Goods and Furnishings Sofa, 2 chairs, end tables, coffee table, 2 lamps, television, surround sound (inoperable), 2 beds, 2 dressers, lamp, clock, nightstand, kitchen table and 4 chairs, refrigerator, vacuum cleaner, stove, air conditioner, washing machine, dryer, weedeater	Tenn. Code Ann. § 26-2-103	1,000.00	1,000.00		
Books, Pictures and Other Art Objects; Collectible Various pictures, books	<u>s</u> Tenn. Code Ann. § 26-2-103	20.00	20.00		
Wearing Apparel Various clothing items	Tenn. Code Ann. § 26-2-104	40.00	40.00		
Firearms and Sports, Photographic and Other Hob 12 gauge shotgun iPhone	bby Equipment Tenn. Code Ann. § 26-2-103	100.00	100.00		
Other Contingent and Unliquidated Claims of Ever Potential 2014 IRS refund	<u>y Nature</u> Tenn. Code Ann. § 26-2-103	1,700.00	1,700.00		
Automobiles, Trucks, Trailers, and Other Vehicles 2005 Nissan Titan Extra Cab 2WD Mileage 180,000 (dent in hood and grill - tree fell on it)	Tenn. Code Ann. § 26-2-103	4,000.00	4,000.00		
Office Equipment, Furnishings and Supplies Computer with sound	Tenn. Code Ann. § 26-2-103	50.00	50.00		
<u>Farming Equipment and Implements</u> Stihl weedeater	Tenn. Code Ann. § 26-2-103	40.00	40.00		
Other Personal Property of Any Kind Not Already Circular saw, hand tools, 2 sets of cordless drills, portable torches, reciprocating saw and misc. tools	<u>Listed</u> Tenn. Code Ann. § 26-2-103	500.00	500.00		

Total:

7,491.00

161,991.00

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B6D (Official Form 6D) (12/07)

In re	Ryan David Jordan		Case No.
-		Debtor	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	Ť	_	area claims to report on this schedule D.	_		_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu U C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH _ ZG WZ	UZL-QU-DAFED	ISPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 8995			2009	Т	T E			
Nationstar Mortgage 350 Highland Drive Lewisville, TX 75057		-	Deed of Trust Real property including .5 acres located at: 6080 Town Creek Road East Lenoir City, TN 37772 Value \$ 154,500.00		D		162,325.12	7,825.12
Account No. 8995	1	Ī	2009					
Nationstar Mortgage P.O. Box 650783 Dallas, TX 75265		-	Deed of Trust FOR NOTICE ONLY					
Account No.	╁	╁	Value \$ 154,500.00			H	0.00	0.00
			Value \$					
Account No.	1							
			Value \$					
continuation sheets attached			S (Total of th	ubt nis p			162,325.12	7,825.12
			(Report on Summary of Sc		ota ule		162,325.12	7,825.12

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B6E (Official Form 6E) (4/13)

In re	Ryan David Jordan		Case No.	
-		Debtor		

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re	Ryan David Jordan	Case No
-		,

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER C (See instructions.) 2009 Funds from government stimulus Account No. 1968 Internal Revenue Service 6,000.00 **Centralized Insolvency Operation** P. O. Box 7346 Philadelphia, PA 19101-7346 6,000.00 0.00 FOR NOTICE ONLY Account No. **Kimberly Swafford** 0.00 Asst. U.S. Attorney Howard H. Baker, Jr., U.S. Courthouse Ste. 211, 800 Market Street Knoxville, TN 37902 0.00 0.00 Account No. 15319 2014 Property taxes owed on real property **Loudon County Trustee** located at 6080 Town Creek Road E. 0.00 P. O. Box 351 Loudon, TN 37774 718.00 718.00 Account No. 15318 2014 Property taxes owed on .50 acres on **Loudon County Trustee** property located at Town Creek Road E. 0.00 P. O. Box 351 Loudon, TN 37774 101.00 101.00 Account No. Subtotal 6,000.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 819.00 Schedule of Creditors Holding Unsecured Priority Claims 6,819.00 Total 6,000.00 (Report on Summary of Schedules) 6,819.00 819.00

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B6F (Official Form 6F) (12/07)

In re	Ryan David Jordan	Cas	se No
	•	Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

 $\square$  Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	1	U T F	AMOUNT OF CLAIM
Account No. 4533  Alcoa Billing Center 3429 Regal Drive Alcoa, TN 37701-3265		_	9/2014 Medical services Southeastern Emergency Physicians	T	T E D			1,037.00
Account No. 5894  Capital One P. O. Box 71083 Charlotte, NC 28272-1083		_	Credit card debt					7,716.90
Account No. 5894  Capital One P. O. Box 30285 Salt Lake City, UT 84130-0285		_	FOR NOTICE ONLY					0.00
Account No. 6561  CBO Covenant Medical Management 1400 Centerpoint Blvd. Bldg. A, Suite 202 Knoxville, TN 37932		_	2014 Medical services					1,506.40
2 continuation sheets attached			(Total of t	Subt			)	10,260.30

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ryan David Jordan	Case No.	
-		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO		usband, Wife, Joint, or Community	CO	U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	I INVIEW A MANAYAR INWITED BEINANIN	NT I NG E N	- QU - D	P U T E	AMOUNT OF CLAIM
Account No. <b>0907 and 2732</b>			2014	]⊤	A T E		
Fort Loudoun Medical Center P. O. Box 52768 Knoxville, TN 37950		-	FOR NOTICE ONLY		D		0.00
Account No. <b>0907</b>	┢	$\vdash$	2014	$\vdash$		$\vdash$	
Fort Loudoun Medical Center P.O. Box 11192 Knoxville, TN 37939		-	Medical Services				504.93
Account No. 2732	┡		2014	$\vdash$			304.93
Fort Loudoun Medical Center P.O. Box 11192 Knoxville, TN 37939		-	Medical Services				7,849.24
Account No. 3810	t		1/2011				
ORNL Federal Credit Union P. O. Box 365 Oak Ridge, TN 37831		-	Signature Ioan				4,009.20
Account No. 3810	T	Ī	1/11				
ORNL Federal Credit Union P. O. Box 365 Oak Ridge, TN 37831		-	Overdrawn checking acccount				42.71
Sheet no1 of _2 sheets attached to Schedule of		•		Subt			12,406.08
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	12,700.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Ryan David Jordan	Case No	_
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CONT	UNLI	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	INGEN	Q U I	SPUTED	
Account No. 9467		П	2014	<b>⊤</b>	E		
Resource Anesthesia, PC 12752 Kingston Pike Suite E202 Knoxville, TN 37934		-	Medical services		D		1,870.00
Account No. 2316		Т	2014	Т			
Revenue Recovery Corporation P. O. Box 50250 Knoxville, TN 37950-0250		-	Collector for University of Tennessee Medical Center				
							302.95
Account No. 4533	╅	+	9/14	$\vdash$	╁	$\vdash$	
Southeastern Emergency Physicians P. O. Box 740023 Cincinnati, OH 45274-0023		-	FOR NOTICE ONLY				
							0.00
Account No. 3909  Vista Radiology, P.C. P.O. Box 50668 Knoxville, TN 37950-0668		-	9/14 Medical services				
							63.00
Account No.		Τ					
Sheet no. 2 of 2 sheets attached to Schedule of				Subt	tota	ıl	2 225 25
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	2,235.95
					Γota		04 000 00
			(Report on Summary of So	hed	lule	es)	24,902.33

B6G (Official Form 6G) (12/07)

In re	Ryan David Jordan	Case No.
		Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 3:15-bk-30870-SHB Doc 1 Filed 03/23/15 Entered 03/23/15 11:27:22 Desc Main Document Page 26 of 37

B6H (Official Form 6H) (12/07)

In re	Ryan David Jordan		Case No.	
		Debtor	<b>-</b> 7	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

				_			
	in this information to identify your o						
Del	btor 1 Ryan David	Jordan					
-	btor 2 buse, if filing)						
Uni	ited States Bankruptcy Court for the	e: <u>EASTERN DISTRICT</u>	OF TENNESSEE				
	se number		<u>-</u>		c if this is:		
(II KI	iowii)				n amende suppleme	. 3	st-petition chapter
$\bigcirc$	fficial Form P.Cl					as of the followi	
	<u>fficial Form B 6l</u> chedule I: Your Inc			M	M / DD/ Y	YYY	12/1
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  The describe Employment	ur spouse is not filing wi On the top of any additi	ith you, do not include informat	ion about	your spo	use. If more s	pace is needed,
1.	Fill in your employment information.		Debtor 1		Debtor 2	or non-filing	spouse
	If you have more than one job, attach a separate page with	Employment status	■ Employed		□ Emplo	•	
	information about additional employers.		☐ Not employed		☐ Not er	mployed	
		Occupation	Laborer				
	Include part-time, seasonal, or self-employed work.	Employer's name	Loudon County Fence, LL	<u>.c                                      </u>			
	Occupation may include student or homemaker, if it applies.	Employer's address	5482 Highway North Lenoir City, TN 37771				
		How long employed the	here? 3 months		_		
Par	rt 2: Give Details About Mo	nthly Income					
	imate monthly income as of the cuse unless you are separated.	date you file this form. If y	you have nothing to report for any	line, write	\$0 in the	space. Include	your non-filing
	ou or your non-filing spouse have m e space, attach a separate sheet to		ombine the information for all emp	loyers for t	hat perso	n on the lines b	elow. If you need
				For Deb	tor 1	For Debtor 2 non-filing sp	
2.	List monthly gross wages, sala deductions). If not paid monthly,				810.00	\$	N/A
3.	Estimate and list monthly over	time pay.	3. +9	i	0.00	+\$	N/A

Calculate gross Income. Add line 2 + line 3.

4. \$ **810.00** 

Debto	or 1	Ryan David Jordan	-	Case	number (if known)			
	Cop	by line 4 here	4.	For	Debtor 1 810.00		Debtor 2 or a-filing spouse N/A	
5.	l iei	all payroll deductions:				· <u></u>		
5.	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a. 5b.	\$ \$	67.00 0.00	\$ \$	N/A N/A	
	5c. 5d. 5e.	Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance	5c. 5d. 5e.	\$ \$ \$	0.00 0.00 0.00	\$ <u></u>	N/A N/A N/A	
	5f. 5g. 5h.	Domestic support obligations Union dues Other deductions. Specify:	5f. 5g. 5h.+	\$ \$ =	0.00 0.00 0.00		N/A N/A N/A	
		If the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.  Culate total monthly take-home pay. Subtract line 6 from line 4.	6. 7.	\$ <u></u>	67.00	\$ \$	N/A	
		all other income regularly received:	8a. 8b. 8c. 8d. 8e.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$	N/A N/A N/A N/A N/A N/A N/A	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		743.00 + \$		<b>N/A</b> = \$	743.00
	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your per friends or relatives. In the include any amounts already included in lines 2-10 or amounts that are not accify:	depend	,	,	,	Schedule J. 11. +\$	0.00
		If the amount in the last column of line 10 to the amount in line 11. The rest te that amount on the Summary of Schedules and Statistical Summary of Certaillies					12. \$Combined	
13.	Do	you expect an increase or decrease within the year after you file this form No.	?				monthly i	ncome
		Yes. Explain: Gaining employment.						

Eill	in this inform	ation to identify yo	our case.						
Deb	tor 1	Ryan David	<u>Jordan</u>				ck if this is:		
Deb	tor 2					_	An amended filing	ving post-petition chapter	
	ouse, if filing)	-					13 expenses as of		
Unit	ed States Bank	kruptcy Court for the	: EASTE	RN DISTRICT OF TENNE	SSEE	-	MM / DD / YYYY		
Cas	e number						A separate filing for	r Debtor 2 because Debto	or
(If kı	nown)					_	2 maintains a sepa		
Of	fficial Fo	orm B 6J							
		J: Your	_ Exper	nses				12 <i>/</i> -	13
Be info	as complete ormation. If n	and accurate as	possible eded, atta	. If two married people ar				r supplying correct	_
		ribe Your House	hold						_
1.	Is this a joi								
	■ No. Go t □ Yes. <b>Do</b>	o line 2.	in a separ	ate household?					
			•						
			st file a sep	parate Schedule J.					
2.	Do you hav	ve dependents?	■ No						
	Do not list Debtor 2.	Debtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?	
	Do not state	e the		·				□ No	
	dependents	s' names.					_	☐ Yes	
								□ No	
								☐ Yes	
								□ No	
								Yes	
								□ No	
3.	Do your ox	penses include	_		-		<del></del>	☐ Yes	
э.	expenses of	penses include of people other t nd your depende	han $_{m  au}$	No Yes					
	yoursen ar	ia your depende	1112 !						
		nate Your Ongoi			this f		unulamant in a Cha		
exp		a date after the		uptcy filing date unless y y is filed. If this is a supp					į
				government assistance i					
	value of suc ficial Form 6		d have inc	cluded it on Schedule I: \	our Income		Your expe	enses	
4.		or home owners		ses for your residence. I	nclude first mortgage	e 4. \$	3	1,262.00	
		ded in line 4:	o ground t	. 101.		•		<u> </u>	
		estate taxes				4a. \$	<u> </u>	0.00	
		estate taxes erty, homeowner's	s. or renter	's insurance		4a. \$ 4b. \$		0.00	
		•	-	pkeep expenses		4c. \$		0.00	
		eowner's associa				4d. \$		0.00	
5.	Additional	mortgage paym	ents for yo	our residence, such as ho	me equity loans	5. \$		0.00	

otor 1 Ryan David Jordan Ca	ase num	ber (if known)	
Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	250.00
6b. Water, sewer, garbage collection	6b.		20.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	· -	80.00
6d. Other. Specify:	6d.		0.00
Food and housekeeping supplies	- 7.		280.00
Childcare and children's education costs	8.	\$	0.00
Clothing, laundry, and dry cleaning	9.	·	20.00
Personal care products and services	10.	·	0.00
Medical and dental expenses	11.		0.00
Transportation. Include gas, maintenance, bus or train fare.		Ψ	0.00
Do not include car payments.	12.	\$	40.00
Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
Charitable contributions and religious donations	14.	\$	0.00
Insurance.			0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	180.00
15d. Other insurance. Specify:	15d.	\$	0.00
<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify: Property taxes on .5 acres (\$101.00 per year)	16.	\$	9.00
Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.		0.00
17b. Car payments for Vehicle 2	17b.		0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
Your payments of alimony, maintenance, and support that you did not report as	10	¢.	0.00
deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	ф 	
Other payments you make to support others who do not live with you.	40	<b>Description</b>	0.00
Specify:	19.	aur Incomo	
Other real property expenses not included in lines 4 or 5 of this form or on Schedu 20a. Mortgages on other property	<i>ne i. 10</i> 20a.		0.00
20b. Real estate taxes	20a. 20b.		0.00
20c. Property, homeowner's, or renter's insurance	20c.	·	
20d. Maintenance, repair, and upkeep expenses	20d.	·	0.00
20e. Homeowner's association or condominium dues	20u. 20e.		0.00
		·	0.00
Other: Specify:	_ 21.	+\$	0.00
Your monthly expenses. Add lines 4 through 21.	22.	\$	2,141.00
The result is your monthly expenses.			<u> </u>
Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	743.00
23b. Copy your monthly expenses from line 22 above.	23b.	-\$	2,141.00
23c. Subtract your monthly expenses from your monthly income.	22-	¢	-1,398.00
The result is your <i>monthly net income</i> .	23c.	Ψ	-1,390.00
		· farm?	
Do you expect an increase or decrease in your expenses within the year after you for example, do you expect to finish paying for your car loan within the year or do you expect your momodification to the terms of your mortgage?			or decrease because o
For example, do you expect to finish paying for your car loan within the year or do you expect your mo			or decrease because c

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Eastern District of Tennessee**

In re	Ryan David Jordan			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION	CONCERN	ING DEBTOR	'S SCHEDUL	ES
	DECLARATION UNDE	ER PENALTY (	OF PERJURY BY II	NDIVIDUAL DEI	BTOR
	I declare under penalty of perjur sheets, and that they are true and correct	•		•	es, consisting of19
Date	March 23, 2015	Signature	/s/ Ryan David Jo Ryan David Jorda Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

## **United States Bankruptcy Court Eastern District of Tennessee**

In re	Ryan David Jordan		Case No.	
		Debtor(s)	Chapter	7

## **VERIFICATION OF CREDITOR MATRIX**

The above Debtor(s) hereby verifies under the penalty of perjury under the laws of the United States of America that the attached list of creditors is true and correct to the best of his/her knowledge.

Wade M. Boswell, Esq.
Wade M. Boswell
507 S. Gay St., Suite 1215
Knoxville, TN 37902
865-633-5353 Fax: 865-633-5334

Alcoa Billing Center 3429 Regal Drive Alcoa, TN 37701-3265

Capital One P. O. Box 71083 Charlotte, NC 28272-1083

Capital One P. O. Box 30285 Salt Lake City, UT 84130-0285

CBO Covenant Medical Management 1400 Centerpoint Blvd. Bldg. A, Suite 202 Knoxville, TN 37932

Fort Loudoun Medical Center P. O. Box 52768 Knoxville, TN 37950

Fort Loudoun Medical Center P.O. Box 11192 Knoxville, TN 37939

Internal Revenue Service Centralized Insolvency Operation P. O. Box 7346 Philadelphia, PA 19101-7346

Kimberly Swafford Asst. U.S. Attorney Howard H. Baker, Jr., U.S. Courthouse Ste. 211, 800 Market Street Knoxville, TN 37902

Loudon County Trustee P. O. Box 351 Loudon, TN 37774

Nationstar Mortgage 350 Highland Drive Lewisville, TX 75057

Nationstar Mortgage P.O. Box 650783 Dallas, TX 75265

ORNL Federal Credit Union P. O. Box 365
Oak Ridge, TN 37831

Resource Anesthesia, PC 12752 Kingston Pike Suite E202 Knoxville, TN 37934

Revenue Recovery Corporation P. O. Box 50250 Knoxville, TN 37950-0250

Southeastern Emergency Physicians P. O. Box 740023 Cincinnati, OH 45274-0023

Vista Radiology, P.C. P.O. Box 50668 Knoxville, TN 37950-0668

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TENNESSEE

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court**

	Eastern Di	strict (	of Tennessee		
In re	Ryan David Jordan		Case No	. <u> </u>	
		Debt	or(s) Chapter	7	
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE					
Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.					
Ryan David Jordan		X	/s/ Ryan David Jordan		March 23, 2015
Printed Name(s) of Debtor(s)			Signature of Debtor		Date
Case No. (if known)		X			
			Signature of Joint Debtor (if a	ny)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.